

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ROME DIVISION**

In re:	§	
	§	CASE NO. 20-40374-bem
Sherry Lynn Caldwell	§	CHAPTER 13
	§	
Debtor	§	
<hr/>		
Carvana, LLC,	§	CONTESTED MATTER
	§	
Respondent	§	
v.	§	
Sherry Lynn Caldwell, Debtor	§	
	§	
Mary Ida Townson, Trustee	§	
	§	
	§	
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OBJECTION TO CONFIRMATION

COMES NOW, Carvana, LLC, (Carvana) and makes and files its Objection to the Confirmation of the Debtor's Chapter 13 case for the reasons set forth below:

1.

Carvana, holds a first priority lien on the Certificate of Title to the Debtor's 2017 Nissan Sentra; VIN 3N1AB7AP1HL706012.

2.

The subject vehicle was purchased on 4/07/2020, which is within 910 days of the filing of the within case and should be paid in full pursuant to 11 U.S.C Section 1325(a)(9).

3.

The Debtor's plan is silent as for treatment for Carvana's claim.

4.

Carvana is entitled to have its claim in the amount of \$14,884.19 paid as fully secured. The contractual interest rate is 18.90%.

5.

The Debtor's proposed monthly payment and interest rate are insufficient to provide Carvana, with adequate protection.

THEREFORE, based upon the above and foregoing facts Carvana objects to the confirmation of the Debtor's Chapter 13 case.

This April 27, 2020

Respectfully Submitted

/s/ Richard B. Maner

Richard B. Maner, GA Bar No. 486588

Attorney for Respondent

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CERTIFICATE OF SERVICE

This is to certify that I have served a copy of **OBJECTION TO CONFIRMATION** electronically. Those not served electronically have been served by depositing same in the United States Mail in a properly addressed envelope to each with adequate postage thereon as follows:

Sherry Lynn Caldwell
2476 Quarles Rd
Rocky Face, GA 30740-9084

Dan Saeger
Saeger & Associates, LLC
Suite D
706 S Thornton Ave
Dalton, GA 30720

Mary Ida Townson
Chapter 13 Trustee
Suite 1600
285 Peachtree Center Ave, NE
Atlanta, GA 30303

This April 27, 2020

/s/ Richard B. Maner

Richard B. Maner, GA Bar No. 486588

Attorney for Respondent

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Collateral Management Services
9750 Goethe Road | Sacramento, CA 95827
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Carvana LLC

Lien and Title Information

Lienholder

ELT Lien ID	001101896845
Lienholder	CARVANA LLC
Lienholder Address	
Lien Release Date	

Vehicle and Titling Information

VIN	3N1AB7AP1HL706012	Issuance Date	11/26/2019
Title Number	770019231213017	Received Date	11/26/2019
Title State	GA	ELT/Paper	ELECTRONIC
Year	2017	Odometer Reading	
Make	NISS	Branding	
Model			
Owner 1	SHERRY PETTYJOHN CALDWELL		
Owner 2			
Owner Address	2476 QUARLES RD ROCKY FACE, GA 307409084		

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